Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your f	full name		
	govern	he name that is on your ment-issued picture	Jacquelyn First name	Katherine First name
	your driver's license or passport).		Marie Middle name	Marie-Connelly Middle name
	identific	rour picture cation to your meeting	Sifuentes Last name	Sifuentes Last name
	with the	e trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.		ner names you		
	have u years	used in the last 8	First name	First name
		e your married or n names.	Middle name	Middle name
			Last name	Last name
			First name	First name
			Middle name	Middle name
			Last name	Last name
3.	your S	he last 4 digits of Social Security	XXX - XX - <u>1226</u>	XXX - XX5998
	Individ	er or federal lual Taxpayer ication number	OR	OR
	identifi	icauon number	9xx - xx	9xx - xx

Case 17-09277 Entered 03/23/17 16:56:37 Desc Main Filed 03/23/17 Doc 1 Page 2 of 67

Document Sifuentes Jacquelyn Marie Debtor 1 Case Number (if known)

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):	
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name Business name EIN EIN	Business name Business name EIN EIN	
5. Where you live	4405 S Wallace street Number Street	If Debtor 2 lives at a different address: Number Street	
	Chicago IL 60609 City State ZIP Code COOK County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street	City State ZIP Code County If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address. Number Street	
	City State ZIP Code	City State ZIP Code	
6. Why you are choosing this district to file for bankruptcy.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408	

Jacquelyn Debtor 1

Marie

Document Sifuentes

Page 3 of 67

Case Number (if known)

Part 2: **Tell the Court About Your Bankruptcy Case** Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals The chapter of the Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. Bankruptcy Code you are choosing to file ☐ Chapter 7 under ☐ Chapter 11 ☐ Chapter 12 Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for No bankruptcy within the _{District} None last 8 years? ☐ Yes. __ When ___ MM / DD / YYYY District None __ When ___ ___ Case Number ___ MM / DD / YYYY When MM / DD / YYYY No 10. Are any bankruptcy cases pending or being filed by a spouse who is Yes. not filing this case with _____ When _____ Case Number, if known _____ you, or by a business MM / DD / YYYY parter, or by affiliate? Debtor _ Relationship to you _ ____ When ___ District Case Number, if known MM / DD / YYYY 11. Do you rent your ☐ No. Go to line 12 residence? Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

Case 17-09277 Filed 03/23/17 Doc 1

Debtor 1

Marie

Document Sifuentes

Entered 03/23/17 16:56:37 Desc Main Page 4 of 67 Case Number (if known)

	First Name	Middle Name	Last Name			
Par	t 3: Report About Any Busin	esses You Ow	n as a Sole Proprietor			
12.	Are you a sole proprietor of any full- or part-time business?	■ No. □ Yes.	Go to Part 4. Name and location of b	ousiness		
A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as			Name of business, if any			
	a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.		Number Street			
			City		State Zip Code	
			Check the appropriate	box to describe your business:		
			☐ Health Care Busi	ness (as defined in 11 U.S.C. § 101(27A))		
			☐ Single Asset Rea	ll Estate (as defined in 11 U.S.C. § 101(51	B))	
			☐ Stockbroker (as o	defined in 11 U.S.C. § 101(53A))		
			☐ Commodity Broke	er (as defined in 11 U.S.C. § 101(6))		
			☐ None of the above	re		
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a <i>small business</i> <i>debtor</i> ? For a definition of <i>small</i> <i>business debtor</i> , see 11 U.S.C. § 101(51D).	appropria balance s document No. I	f you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set a ppropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent alance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these locuments do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). No. I am not filing under Chapter 11. No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.			
Pa	rt 4: Report if You Own or Ha	ave Any Hazard	. ,	erty That Needs Immediate Attention		
		_				
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and	No.	What is the hazard?			
indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs werent repairs?			If immediate attention is	needed, why is it needed?		_
	that needs urgent repairs?		Where is the property? _	Number Street		_
				City	State ZIP Code	

Document

Page 5 of 67

Debtor 1

Jacquelyn

Marie

Sifuentes

Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefin	g about
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Entered 03/23/17 16:56:37 Case 17-09277 Doc 1 Filed 03/23/17

Jacquelyn Marie Document Sifuentes

Desc Main Page 6 of 67

Debto	_{r 1} Jacquelyn	Marie	Sifuentes	Case Nu	ımber (if known)	
	First Name	Middle Name	Last Name			
Par	t 6: Answer These Question	ns for Reporting Purposes				
		16a. Are vour debts	primarily consumer (debts? Consumer debts	are defined in 11 U.S.C. § 101(8)	
16.	What kind of debts do			personal, family, or hous		
	you have?	□No. Go to line	16h			
		Yes. Go to lin				
			•	ebts? <i>Business debts</i> ar ough the operation of the	re debts that you incurred to obtain	
				agn the operation of the	business of investment.	
		∐No. Go to line				
		∐Yes. Go to lir	.e 17.			
		16c. State the type of	debts you owe that are no	ot consumer debts or bus	iness debts.	
17.	Are you filing under Chapter 7?	No. I am not filir	ig under Chapter 7. Go t	o line 18.		
	Chapter 7:	□Ves Lam filing u	nder Chapter 7 Do you	actimate that after any ex	kempt property is excluded and	
	Do you estimate that after		· ·		o distribute to unsecured creditors?	?
	any exempt property is	Пы				
	excluded and	∐No.				
	administrative expenses are paid that funds will be	Yes.				
	available for distribution					
	to unsecured creditors?					
18.	How many creditors do	1 -49		000-5,000	25,001-50,000	
	you estimate that you	□ 50-99	□ 5,0	001-10,000	50,001-100,000	
	owe?	1 00-199	□ 10	,001-25,000	☐ More than 100,0	000
		200-999				
19.	How much do you	\$0-\$50,000	□ \$1	,000,001-\$10 million	□\$500,000,001-\$ ⁻	1 billion
	estimate your assets to	\$50,001-\$100,000) 🔲 \$1	0,000,001-\$50 million	\$1,000,000,001	-\$10 billion
	be worth?	\$100,001-\$500,00	00 🗖 \$5	0,000,001-\$100 million	\$10,000,000,00	1-\$50 billion
		□ \$500,001-\$1 millio	on 🔲 \$1	00,000,001-\$500 million	☐More than \$50 b	oillion
20.	How much do you	□ \$0-\$50,000	\$1	,000,001-\$10 million	\$500,000,001-\$	1 billion
	estimate your liabilities	\$50,001-\$100,000	□ \$1	0,000,001-\$50 million	\$1,000,000,001	-\$10 billion
	to be?	\$100,001-\$500,00	00 □\$5	0,000,001-\$100 million	\$10,000,000,000	1-\$50 billion
		☐ \$500,001-\$1 million	on 🔲 \$1	00,000,001-\$500 million	☐ More than \$50 b	illion
Par	17: Sign Below					
For	you	correct.	itition, and I declare unde	er penalty of perjury that t	the information provided is true and	1
			•		f eligible, under Chapter 7, 11,12, c ch chapter, and I choose to procee	
		under Chapter 7.	, couci, i andonomina ano		m onaptor, and r oneses to proceed	_
		If no attornov represent	o me and I did not nov o	r agree to hav compone v	who is not an atternov to halp me fi	llout
				ice required by 11 U.S.C.	who is not an attorney to help me fil . § 342(b).	ii out
		I request relief in easer	dance with the chanter of	Etitle 11 United States C	ada appaified in this patition	
		r request relier in accon	ance with the chapter of	title 11, Officed States Co	ode, specified in this petition.	
		-			money or property by fraud in conr	nection
		with a bankruptcy case 18 U.S.C. §§ 152, 1341	•	3250,000, or imprisonme	nt for up to 20 years, or both.	
		33 102, 1041	,,			
		🗶 /s/ Jacquelyn	Marie Sifuentes	🗶	/s/ Katherine Marie-Conne	elly Sifuentes
		Signature of Debt	or 1		Signature of Debtor 2	
		Executed on 03			Executed on 03/08/2017	
		I	MM / DD / YYYY		MM / DD / YY	ΥΥ

Case 17-09277 Doc 1 Filed 03/23/17 Entered 03/23/17 16:56:37 Desc Main Document Page 7 of 67

Debtor 1	Jacquelyn	Marie	Sifuentes	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one the information in the schedules filed with the petition is incorrect. if you are not represented by an attorney, you do not

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that need to file this page. 🗶 /s/ Merid Teklehaimanot Mekonnen Date: 03/15/2017 Date Signature of Attorney for Debtor MM / DD / YYYY Merid Teklehaimanot Mekonnen Printed name Geraci Law L.L.C. Firm name 55 E. Monroe St., #3400 Number Street IL 60603 Chicago City State ZIP Code 312-332-1800 ndil@geracilaw.com Contact Phone Email address 6309684 IL State Bar number

Case 17-09277 Doc 1 Filed 03/23/17 Entered 03/23/17 16:56:37 Desc Main Page 8 of 67 Document

Debtor 1	Jacquelyn	Marie	Sifuentes		
	First Name	Middle Name	Last Name		
Debtor 2	Katherine	Marie-Connelly	Sifuentes		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the :NORTHERN District of _ILLINOIS(State)					
Case Number(If known)					

Check if this is ar
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

1. Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	Part 1:	Summarize Your Assets	
1a. Copy line 55, Total real estate, from Schedule A/B			
1c. Copy line 63, Total of all property on Schedule A/B			<u> </u>
Summarize Your Liabilities Your liabilities Amount you owe 2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	1ь. Сору	y line 62, Total personal property, from Schedule A/B	\$ 86,557
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	1с. Сору	v line 63, Total of all property on <i>Schedule A/B</i>	\$ 86,557
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	Part 2:	Summarize Your Liabilities	
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D			
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F		· · · · · · · · · · · · · · · · · · ·	\$29,916
	3а. Сору	the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
Part 3: Summarize Your Liabilities	Part 3:	Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I			\$6,166.35
5. Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J			\$5,301.00

Case 17-09277 Doc 1 Filed 03/23/17 Entered 03/23/17 16:56:37 Desc Main Document Page 9 of 67

Debtor 1 Jacquelyn Marie Document Sifuentes Page 9 of 67
First Name Middle Name Last Name Page 9 of 67
Case Number (if known)

Part 4: Answer These Questions for Administrative and Statistical Records				
6. Are you filling for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes				
 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 				
8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. \$8,707.34				
9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 of Schedule E/F, copy the following:	Total claim			
9a. Domestic support obligations (Copy line 6a.)	\$_0.00			
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_0.00			
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00			
9d. Student loans. (Copy line 6f.)	\$_103,822.00			
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_0.00			
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00			
9g. Total. Add lines 9a through 9f.	\$_103,822.00			

	Caso 17 00°			Entered 03/23/17	16:56:37	Desc	Main	
Fill in this in	formation to identify yo	our case and this fili	ing:	0 of 67				
Debtor 1	Jacquelyn	Marie	Sifuentes					
	First Name	Middle Name	Last Name					
Debtor 2	Katherine	Marie-Conne						
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States	Bankruptcy Court for the : _	NORTHERN Distri	ct of <u>ILLINOIS</u> (State)					
Case Number							Check if this	
,	400A/D					6	amended filir	ng
Official F	orm 106A/B							
Schedul	e A/B: Prope	rty						12/15
responsible for pages, write you	supplying correct infor ur name and case numb	mation. If more spa per (if known). Ansv	ace is needed, attach a separa	arried people are filing togeth te sheet to this form. On the to we an Interest In	· ·	=		
No. Yes.	Describe		n any residence, building, land					
you have at	tached for Part 1. Write	that number here						\$0.00
Part 2:	Describe Your Vehicles							
you own that so 03. Cars, vans No. Yes.		ou lease a vehicle, a	lso report it on Schedule G: Ex	e registered or not? Include an eccutory Contracts and Unexpir property? Check one.	Do not deduct the amount of a	any secured o	ns or exemption: claims on <i>Sche</i> c Secured by Pro	dule D:
Y	ear:	2015	Debtor 2 only		Current value		Current value	
_	pproximate Mileage:	21,000	Debtor 1 and Debtor 2 onl	•	entire propert	_	portion you	
	other information:		At least one of the debtors	s and another	¢	17,775.00	¢	0.00
_	eased Vehicle		Check if this is communications instructions)	unity property (see	•		<u> </u>	
N	lake:	Kia	Who has an interest in the	property? Check one.	Do not deduct	secured clain	ns or exemption	e Dut
	lodel:	Optima	Debtor 1 only	property constraints	the amount of	any secured o	claims on Sched	dule D:
		2015	Debtor 2 only				Secured by Pro	
	ear:	14,500	Debtor 1 and Debtor 2 onl	ly	Current value entire propert		Current value portion you	
A	pproximate Mileage:		At least one of the debtors	s and another		-	,	
	ther information:		Check if this is commu	unity property (see	\$	19,650.00	\$	19,650.00
L								

Official Form 106A/B Record # 739939 Schedule A/B: Property Page 1 of 7

Case 17-09277

Doc 1

Entered 03/23/17 16:56:37 Page 11 of 67 yumber (if known)

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ebtor 1	Jacqu

No.

Yes. Describe.....

ΗII	ed	03,	123	/1/
	Sifue	ntes	on.	ŧ
L	ノしし	uII	ien	ι

•	•	in any vehicles, whether they are registered or not? Include a	•	
3. Cars, vans, trucks, tractors, sp. No. Yes. Describe	ort utility vehicles,	motorcycles		
Make:	Gmc Terrain	Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured cla the amount of any secured Creditors Who Have Clain	claims on <i>Schedule D:</i>
Year: Approximate Mileage:	500	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Current value of the entire property?	Current value of the portion you own?
Other information:		Check if this is community property (see instructions)	\$28,522.00	\$0.00
, ,	•	recreational vehicles, other vehicles, and accessories ing vessels, snowmobiles, motorcycle accessories		

	e of the portion you own for all of your entries fro Part 2, including any entries for pages r Part 2. Write that number here	\$ 19,650.00
Part 3: Describe Y	our Personal and Household Items	
Do you own or have any	legal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions
No.	ances, furniture, linens, china, kitchenware	
Yes. Describ	Furniture, linens, small appliances, table & chairs, bedroom set \$1,00	o \$1,000.00
'	and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music devices including cell phones, cameras, media players, games	
Yes. Describ	TV, computer, printer, music collection, cell phone \$600	\$ 600.00
08. Collectibles of value		
	nd figurines; paintings, prints, or other artwork; books, pictures, or other art objects; Ill card collections; other collections, memorabilia, collectibles	
Yes. Describ	D	\$0.00
09. Equipment for spor		
	tographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes tools; musical instruments	
Yes. Describ	Э	\$0.00
10. Firearms		
Examples: Pistols, rifle	s, shotguns, ammunition, and related equipment	

Case 17-09277 Doc 1 Filed 03/23/17 Entered 03/23/17 16:56:37 Desc Main Page 12 of a by Jumber (if known)

11. (Clothes Examples:	Everyday clothes,	furs, leather coats, designer wear, sho	pes, accessories			
	Yes.	Describe	Everyday clothes		\$100	\$	100.00
12	Jewelry Examples: I gold, silver No.	Everyday jewelry,	costume jewelry, engagement rings, w	vedding rings, heirloom jewelry, watches, gems,			
	Yes.	Describe	Everyday jewelry		\$100	\$	100.00
13.	Non-farm a Examples: I	animals Dogs, cats, birds, l	horses				
	Yes.	Describe	3 Dogs		\$0	\$	0.00
14. /	Any other	personal and ho	ousehold items you did not alrea	ady list, including any health aids you did not list		¥	
	Yes.	Describe	Books, CDs, DVDs & Family Photos	S	\$100	¢	100.00
15.	Add the do	llar value of all	of your entries from Part 3, inclu	uding any entries for pages you have attached		*	\$1,900.00
f	or Part 3.	Write that numb	per here	>			ψ1,300.00
Pa	art 4:	Describe Your Fir	nancial Assets				
Doy	you own or	have any legal	or equitable interest in any of th	he following?		Current value of t	
						portion you own? Do not deduct secure or exemptions	
16. (Cash Examples: No. Yes.	Money you have ir	n your wallet, in your home, in a safe d	leposit box, and on hand when you file your petition		Do not deduct secure	
	Examples: No. Yes. Deposits o Examples:	Describe f money Checking, savings		es of deposit; shares in credit unions, brokerage houses,		Do not deduct secure	
	No. Yes. Deposits of Examples: and other signal in the si	Describe f money Checking, savings imilar institutions.	, or other financial accounts; certificate If you have multiple accounts with the s Account Type: Checking Account	es of deposit; shares in credit unions, brokerage houses, same institution, list each. Institution name: Chase Bank		Do not deduct secure	0.00 110.00
	Examples: No. Yes. Deposits o Examples: and other si No.	Describe If money Checking, savings imilar institutions.	, or other financial accounts; certificate If you have multiple accounts with the s Account Type: Checking Account Checking Account	es of deposit; shares in credit unions, brokerage houses, same institution, list each. Institution name: Chase Bank Chase Bank		Do not deduct secure or exemptions \$ \$	0.00 110.00 3,600.00
17.	Examples: No. Yes. Deposits o Examples: And other s No. Yes.	Describe If money Checking, savings imilar institutions. Describe	or other financial accounts; certificate of the state of	es of deposit; shares in credit unions, brokerage houses, same institution, list each. Institution name: Chase Bank Chase Bank Chase		\$\$ \$\$	0.00 110.00
17.	Examples: No. Deposits o Examples: and other si No. Yes. Bonds, mu Examples: No.	Describe If money Checking, savings imilar institutions. Describe Describe per transfer or p Bond funds, invest	o, or other financial accounts; certificate of the second	es of deposit; shares in credit unions, brokerage houses, same institution, list each. Institution name: Chase Bank Chase Bank Chase		\$\$ \$\$	0.00 110.00 3,600.00 15,000.00
17.	Examples: No. Peposits o Examples: and other si No. Yes. Bonds, mu Examples: No. Yes.	Describe If money Checking, savings imilar institutions. Describe Describe pond funds, or p Bond funds, invest Describe	, or other financial accounts; certificate of the second s	es of deposit; shares in credit unions, brokerage houses, same institution, list each. Institution name: Chase Bank Chase Bank Chase		\$\$ \$\$	0.00 110.00 3,600.00 15,000.00
17.	Examples: No. Peposits o Examples: and other si No. Yes. Bonds, mu Examples: No. Yes.	Describe If money Checking, savings imilar institutions. Describe Describe Describe Stual funds, or p Bond funds, invest Describe	, or other financial accounts; certificate of the second s	es of deposit; shares in credit unions, brokerage houses, same institution, list each. Institution name:		\$\$ \$\$	0.00 110.00 3,600.00 15,000.00 18,710.00
18.	Examples: No. Yes. Deposits of Examples: No. Examples: No. Yes. Bonds, mu Examples: No. Yes. Non-public No. Yes.	Describe If money Checking, savings imilar institutions. Describe Itual funds, or p Bond funds, invest Describe Ely traded stock Describe Int and corporate	, or other financial accounts; certificate of you have multiple accounts with the second Type: Checking Account Checking Account Savings Account Sublicly traded stocks Internat accounts with brokerage firms, in Institution or issuer name: and interests in incorporated ar	es of deposit; shares in credit unions, brokerage houses, same institution, list each. Institution name:		\$\$ \$\$	0.00 110.00 3,600.00 15,000.00 18,710.00
18.	Examples: No. Yes. Deposits of Examples: and other signs of the sign of t	Describe If money Checking, savings imilar institutions. Describe Itual funds, or p Bond funds, invest Describe Ely traded stock Describe Int and corporat instruments includ	or other financial accounts; certificate of you have multiple accounts with the secount Type: Checking Account Checking Account Savings Account Savings Account Sublicly traded stocks Internet accounts with brokerage firms, in Institution or issuer name: and interests in incorporated ar Name of Entity and Percent of Oree bonds and other negotiable and	es of deposit; shares in credit unions, brokerage houses, same institution, list each. Institution name:		\$\$ \$\$	0.00 110.00 3,600.00 15,000.00 18,710.00

Doc 1

Desc Main

\$0

0.00

Debtor 1

No.

Describe.....

Company Name & Beneficiary:

Term life insurance

Filed 03/23/17 Entered 03/23/17 16:56:37

Document Page 13 of 7 Pumber (if known) 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans Type of account and Institution name: Describe..... 401(k) or similar plan Fidelity Unknown **IRA** Scotts Trade Unknown With employer Retirement account Unknown 0.00 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications Describe..... Institution name or individual: 0.00 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) Yes. Describe..... Issuer name and description: 0.00 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No. Yes. Describe..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 0.00 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers No. Describe..... 0.00 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No. Describe..... Yes. 0.00 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No. Yes Describe..... 0.00 Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions 28. Tax refunds owed to you No. Describe.... 0.00 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement No. Describe..... 0.00 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else Yes. Describe..... 0.00 31. Interest in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

Debtor 1 Case 17-09277 Doc 1 Filed 03/23/17 Entered 03/23/17 16:56:37 Desc Main Page 14 of 6 of 7 Document Page 14 of 6 of 7 Document

32.	If you are the property be	ne beneficiary of a cause someone ha	at is due you from someone who has died iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive is died.	
	Yes.	Describe		\$ 0.00
33.	Examples:	Accidents, employ	s, whether or not you have filed a lawsuit or made a demand for payment nent disputes, insurance claims, or rights to sue	
	Yes.	Describe		s 0.00
34.	. Other cont	ingent and unli	uidated claims of every nature, including counterclaims of the debtor and rights	
	Yes.	Describe		
25	A my financ	ial aaaata way	id not already liet	\$ <u> </u>
35.	No.	iai assets you o	id not already list	
	Yes.	Describe		\$0.00
	A 1.1 (1		for a section for a Board to the first of the section of the secti	
36.			of your entries from Part 4, including any entries for pages you have attached er here	\$18,710.00
	101 1 411 4. 1	Trice that hamb		
	Part 5:	escribe Any Bus	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37.		n or have any le	gal or equitable interest in any business-related property?	
	No.			
	Yes.			Command value of the
				Current value of the portion you own? Do not deduct secured claims or exemptions
38.	. Accounts	receivable or co	mmissions you already earned	portion you own?
38.	. Accounts	receivable or co	mmissions you already earned	portion you own? Do not deduct secured claims
38.		receivable or co	mmissions you already earned	portion you own? Do not deduct secured claims or exemptions
	No. Yes.	Describe	mmissions you already earned	portion you own? Do not deduct secured claims
	No. Yes. Office equ Examples:	Describe		portion you own? Do not deduct secured claims or exemptions
	No. Yes. Office equ Examples: No.	Describe ipment, furnishi Business-related c	ngs, and supplies	portion you own? Do not deduct secured claims or exemptions
	No. Yes. Office equ Examples:	Describe	ngs, and supplies	portion you own? Do not deduct secured claims or exemptions
39.	No. Yes. Office equ Examples: No. Yes. Machinery	Describe ipment, furnishi Business-related c Describe	ngs, and supplies	portion you own? Do not deduct secured claims or exemptions \$
39.	No. Yes. Office equ Examples: No. Yes. Machinery No.	Describe ipment, furnishi Business-related c Describe , fixtures, equip	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions \$
39.	No. Yes. Office equ Examples: No. Yes. Machinery	Describe ipment, furnishi Business-related c Describe	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions \$
39.	No. Yes. Office equ Examples: No. Yes. Machinery Yes. Inventory	Describe ipment, furnishi Business-related c Describe , fixtures, equip	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions \$
39.	No. Yes. Office equ Examples: No. Yes. Machinery No. Yes. Inventory No.	Describe ipment, furnishi Business-related c Describe fixtures, equip Describe	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions \$
39.	No. Yes. Office equ Examples: No. Yes. Machinery Yes. Inventory	Describe ipment, furnishi Business-related c Describe , fixtures, equip	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions \$
39. 40.	No. Yes. Office equ Examples: No. Yes. Machinery No. Yes. Inventory No. Yes.	Describe ipment, furnishi Business-related c Describe fixtures, equip Describe	ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade	portion you own? Do not deduct secured claims or exemptions \$ 0.00 \$ 0.00 \$ 0.00
39. 40.	No. Yes. Office equ Examples: No. Yes. Machinery No. Yes. Inventory No. Yes. Interests in No.	Describe ipment, furnishi Business-related c Describe fixtures, equip Describe Describe	ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade	portion you own? Do not deduct secured claims or exemptions \$ 0.00 \$ 0.00 \$ 0.00
39. 40.	No. Yes. Office equ Examples: No. Yes. Machinery No. Yes. Inventory No. Yes.	Describe ipment, furnishi Business-related c Describe fixtures, equip Describe	ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade r joint ventures	portion you own? Do not deduct secured claims or exemptions \$
39. 40. 41.	No. Yes. Office equ Examples: No. Yes. Machinery No. Yes. Inventory No. Yes. Interests in No. Yes.	Describe ipment, furnishi Business-related c Describe fixtures, equip Describe Describe partnerships c Describe	ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade r joint ventures	portion you own? Do not deduct secured claims or exemptions \$
39. 40. 41.	No. Yes. Office equ Examples: No. Yes. Machinery No. Yes. Inventory No. Yes. Interests in No. Yes.	Describe ipment, furnishi Business-related c Describe fixtures, equip Describe Describe partnerships c Describe	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade r joint ventures Name of Entity and Percent of Ownership:	portion you own? Do not deduct secured claims or exemptions \$

0.00

Case 17-09277 Doc 1 Filed 03/23/17 Entered 03/23/17 16:56:37 Desc Main Situation Page 15 of the Name Page

44. Any business-related property you did not already list No.	
Yes. Describe	\$0.00
45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here>	\$ 0.00
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.	
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?	
Yes. Describe	\$0.00
47. Farm animals	
Examples: Livestock, poultry, farm-raised fish No.	
Yes. Describe	\$0.00
48. Crops—either growing or harvested No.	
Yes. Describe	\$ 0.00
49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade	
Yes. Describe	\$ 0.00
50. Farm and fishing supplies, chemicals, and feed No.	\$ <u> </u>
Yes. Describe	s 0.00
51. Any farm- and commercial fishing-related property you did not already list	1
Yes. Describe	\$0.00
52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached	
for Part 6. Write that number here>	\$0.00
Describe All Branch, Van Com as House an Intercret in That Van Bid Nat Link About	
Describe All Property You Own or Have an Interest in That You Did Not List Above	
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No.	
Yes. Describe	
	\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here>	\$0.00

Debtor 1

Case 17-09277

Doc 1

Filed 03/23/17 Entered 03/23/17 16:56:37

Document Page 16 of 6 7 umber (if known)

Desc Main

Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 19,650.00	
57. Part 3: Total personal and household items, line 15	\$ 1,900.00	
58. Part 4: Total financial assets, line 36	\$ 18,710.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 40,260.00	\$ 40,260.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$40,260.00

Page 7 of 7 Official Form 106A/B Record # 739939 Schedule A/B: Property

Fill in this information to identify your case:				
Debtor 1	Jacquelyn	Marie	Sifuentes	
	First Name	Middle Name	Last Name	
Debtor 2	Katherine	Marie-Connelly	Sifuentes	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for the	e : <u>NORTHERN</u> District of <u>ILLI</u>	<u>INOIS</u>	
			(State)	
Case Number	ſ			
(If known)				

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	emptions are you claiming? Check		ouse is filing with you.	
You are clair	ming state and federal nonbankrupto	cy exemptions . 11 U.S.C.	§ 522(b)(3)	
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
2. For any propert	y you list on <i>Schedule A/B</i> that yo	u claim as exempt, fill in t	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_1,000	\$	735 ILCS 5/12-1001(b) - \$1,000.00
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Brief description:	TV, computer, printer, music collection, cell phone	\$ <u>600</u>	 \$	735 ILCS 5/12-1001(b) - \$600.00
Line from Schedule A/B:	<u>07</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Everyday clothes	\$ <u>100</u>	 \$	735 ILCS 5/12-1001(a),(e) - \$100.00
Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit	
Brief description:	Everyday jewelry	\$_100	 \$	735 ILCS 5/12-1001(b) - \$100.00
Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
Official Form 106C	Record # 739939	Schedule C: T	he Property You Claim as Exempt	Page 1 of 3

Debtor 1

Jacquelyn

Marie Middle Name Document

Page 18 of 67 (ase Number (if known)

Last Name

	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	3 Dogs	\$ <u>0</u>	\$	735 ILCS 5/12-1001(b) - \$0.00
Line from Schedule A/B:	13		100% of fair market value, up to any applicable statutory limit	
Brief description:	Books, CDs, DVDs & Family Photos	\$ <u>100</u>	\$	735 ILCS 5/12-1001(a) - \$100.00
Line from Schedule A/B:	14		100% of fair market value, up to any applicable statutory limit	
Brief description:	Checking Account, Chase Bank, 110.00	\$ <u>110</u>	\$	735 ILCS 5/12-1001(b) - \$110.00
Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Checking Account, Chase Bank, 3,600.00	\$_3,600	\$ _ 2,000	735 ILCS 5/12-1001(b) - \$2,000.00
_ine from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Savings Account, Chase, 15,000.00	\$ <u>15,000</u>	\$_4,190	735 ILCS 5/12-1001(b) - \$4,190.00
_ine from Schedule A/B:	17		100% of fair market value, up to any applicable statutory limit	
Brief description:	Retirement account, With employer, 0.00	\$Unknown		11 U.S.C. 522(b)(3)(C) - \$0.00
_ine from Schedule A/B:	21		100% of fair market value, up to any applicable statutory limit	
Brief description:	401(k) or similar plan, Fidelity, 0.00	\$Unknown	\$	735 ILCS 5/12-1006 - \$0.00
_ine from Schedule A/B:	21		100% of fair market value, up to any applicable statutory limit	
Brief description:	IRA, Scotts Trade, 0.00	\$Unknown	\$	735 ILCS 5/12-1006 - \$0.00
_ine from Schedule A/B:	21		100% of fair market value, up to any applicable statutory limit	
Brief description:	Term life insurance	\$_0	\$	735 ILCS 5/12-1001(h)(3) - \$0.00
Line from Schedule A/B:	31		100% of fair market value, up to any applicable statutory limit	

Debtor 1 Jacquelyn Marie Document Page 19 of 67 Case Number (if known)

Last Name

Middle Name

Part 2: Additional Page			
Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Check only one box for each exemption	
3. Are you claiming a homestead exemption of more			
(Subject to adjustment on 4/01/16 and every 3 year	ars after that for cases filed o	n or after the date of adjustment .)	
No.			
Yes. Did you acquire the property covered by t	the exemption within 1,215 d	ays before you filed this case?	
□ No			
Yes.			
Official Form 1060 Percent # 739939	Cabadula C. T	ha Branauty Vay Claim as Evanut	Page 3 of 3

	nformation to identify y	your case:			0 of				
Debtor 1	Jacquelyn	Marie		Sifuentes					
Debtor 2	First Name Katherine	Middle Name Marie-Cor		Sifuentes					
(Spouse, if filing)	First Name	Middle Name	L	_ast Name					
United States Case Number (If known)	Bankruptcy Court for the :	: <u>NORTHERN</u> Dis		 (State)				Check if thi	
	orm 106D D: Creditors	14 /15 - 11 <i>(</i>	N-i						12
ormation. If r	e and accurate as poss more space is needed, es, write your name an	, copy the Addition	al Page, fill it out	g together, both a t, number the ent	are equally responses, and attach	onsible for su it to this forn	ipplying correct n. On the top of a	ny	
	ditors have claims sec	-	•						
☐ No. Ch	neck this box and subm	nit this form to the co	ourt with your othe	er schedules. You	have nothing els	se to report or	n this form.		
_	II in all of the informatio		,		J	•			
	ii iii aii oi tilo iilloilliatio								
		in below.							
Part 1:	List All Secured Claims	in bolow.							_
rest 1.			one cogured claim	a list the graditor	congrataly	C	Column A	Column A	Column C
List all se	cured claims. If a credi	itor has more than o				4	amount of claim	Value of collateral	Unsecure
List all se		itor has more than o	cular claim, list the	e other creditors i	n Part 2.	A			
List all se for each cl As much a	cured claims. If a credi	itor has more than o	cular claim, list the order according to	e other creditors i	n Part 2. ne.	A C V	Amount of claim	Value of collateral that supports this	Unsecure portion If any
for each cl As much a	cured claims. If a credi laim. If more than one as possible, list the clair ARM FNCL SVCS F	itor has more than o	cular claim, list the order according to	e other creditors i the creditors nar	n Part 2. ne. s the claim:	A C V	Amount of claim To not deduct the alue of collateral	Value of collateral that supports this claim	
for each cl As much a 1 State F Creditor's 3 State	cured claims. If a credi laim. If more than one as possible, list the clair ARM FNCL SVCS F Name Farm Plz	itor has more than o	cular claim, list the order according to	e other creditors in the creditors nare	n Part 2. ne. s the claim:	A C V	Amount of claim To not deduct the alue of collateral	Value of collateral that supports this claim	Unsecure portion If any
List all se for each cl As much a	cured claims. If a credi laim. If more than one as possible, list the clair ARM FNCL SVCS F	itor has more than o	cular claim, list the order according to Describe the pro	e other creditors in the creditors nar operty that secures a with over 14,500	n Part 2. ne. s the claim:	\$ \$	Amount of claim To not deduct the alue of collateral	Value of collateral that supports this claim	Unsecure portion If any
for each cl As much a 1 State F Creditor's 3 State	cured claims. If a credi laim. If more than one as possible, list the clair ARM FNCL SVCS F Name Farm Plz	itor has more than o	Describe the pro 2015 Kia Optima As of the date yo	e other creditors in the creditors nare	n Part 2. ne. s the claim:	\$ \$	Amount of claim To not deduct the alue of collateral	Value of collateral that supports this claim	Unsecure portion If any
List all se for each cl As much a	cured claims. If a credi laim. If more than one as possible, list the clair ARM FNCL SVCS F Name Farm Plz Street	itor has more than o creditor has a partio ms in alphabetical o	Describe the pro 2015 Kia Optima As of the date yo	e other creditors in the creditors nar operty that secures a with over 14,500	n Part 2. ne. s the claim:	\$ \$	Amount of claim To not deduct the alue of collateral	Value of collateral that supports this claim	Unsecure portion If any
List all se for each cl As much a State F Creditor's 3 State Number	cured claims. If a credi laim. If more than one as possible, list the clair ARM FNCL SVCS F Name Farm PIZ Street	itor has more than o creditor has a partio ms in alphabetical o	Describe the pro 2015 Kia Optima As of the date yo	e other creditors in the creditors nar operty that secures a with over 14,500	n Part 2. ne. s the claim:	\$ \$	Amount of claim To not deduct the alue of collateral	Value of collateral that supports this claim	Unsecure portion If any
List all se for each cl As much a State F Creditor's 3 State Number Bloomir City	cured claims. If a credi laim. If more than one as possible, list the clair ARM FNCL SVCS F Name Farm PIZ Street	itor has more than o creditor has a partio ms in alphabetical o	cular claim, list the order according to Describe the pro 2015 Kia Optima As of the date yo Contingent Unliquidated Disputed	e other creditors in the creditors nar operty that secures a with over 14,500	n Part 2. ne. s the claim:	\$ \$	Amount of claim To not deduct the alue of collateral	Value of collateral that supports this claim	Unsecure portion If any
List all se for each cl As much a State F Creditor's 3 State Number Bloomir City	cured claims. If a credi laim. If more than one as possible, list the clair ARM FNCL SVCS F Name Farm PIZ Street IL St. s the debt? Check one.	itor has more than o creditor has a partio ms in alphabetical o	Cular claim, list the order according to Describe the pro 2015 Kia Optima As of the date you Contingent Unliquidated Disputed Nature of Lien. Continue.	e other creditors in the creditors nar operty that secures a with over 14,500 ou file, the claim is	n Part 2. ne. the claim: miles Check all that ap	\$ ply.	Amount of claim To not deduct the alue of collateral	Value of collateral that supports this claim	Unsecure portion If any
List all se for each cl As much a State F Creditor's 3 State Number Bloomir City	cured claims. If a credi laim. If more than one as possible, list the clair ARM FNCL SVCS F Name Farm PIz Street It is the debt? Check one. 1 only	itor has more than o creditor has a partio ms in alphabetical o	Cular claim, list the order according to Describe the pro 2015 Kia Optima As of the date you Contingent Unliquidated Disputed Nature of Lien. Continue.	e other creditors is the creditors nar operty that secures a with over 14,500 ou file, the claim is check all that apply.	n Part 2. ne. the claim: miles Check all that ap	\$ ply.	Amount of claim To not deduct the alue of collateral	Value of collateral that supports this claim	Unsecure portion If any
List all se for each cl As much a State F Creditor's 3 State Number Bloomin City Who owes Debtor Debtor	cured claims. If a credi laim. If more than one as possible, list the clair ARM FNCL SVCS F Name Farm PIz Street It is the debt? Check one. 1 only	itor has more than o creditor has a partio ms in alphabetical o	As of the date you Contingent Unliquidated Disputed Nature of Lien. Carloan)	e other creditors is the creditors nar operty that secures a with over 14,500 ou file, the claim is check all that apply.	n Part 2. ne. s the claim: n miles : Check all that ap	\$ ply.	Amount of claim To not deduct the alue of collateral	Value of collateral that supports this claim	Unsecure portion If any
List all se for each cl As much a State F Creditor's 3 State Number Bloomin City Who owes Debtor Debtor	cured claims. If a credical countries and countries countries and countries countries are consistent and consistent and countries are consistent and consistent and consistent are consistent	itor has more than of creditor has a partion ms in alphabetical of the control of	As of the date you Contingent Unliquidated Disputed Nature of Lien. Carloan)	e other creditors is the creditors nare perty that secures a with over 14,500 ou file, the claim is check all that apply, you made (such as such as tax lien, me	n Part 2. ne. s the claim: n miles : Check all that ap	\$ ply.	Amount of claim To not deduct the alue of collateral	Value of collateral that supports this claim	Unsecure portion If any
List all se for each cl As much a state F Creditor's 3 State Number Bloomir City Who owes Debtor Debtor Debtor At least	cured claims. If a credical countries and countries are consisted as possible, list the claim as possible, list the claim are consisted as a consistency of the countries are consistency of the count	itor has more than of creditor has a particular particular in alphabetical of the control of the	As of the date you Contingent Unliquidated Disputed Nature of Lien. (An agreement car loan) Statutory lien (s	e other creditors is the creditors nare perty that secures a with over 14,500 ou file, the claim is check all that apply, you made (such as such as tax lien, me	n Part 2. ne. s the claim: n miles : Check all that ap	\$ ply.	Amount of claim Oo not deduct the alue of collateral	Value of collateral that supports this claim	Unsecure portion If any

			Filed 02/22/17	Entered 03/23/17 16:56:37	Desc Main
Fill in this ir	nformation to identify you	r case:		1 of 67	
Debtor 1	Jacquelyn	Marie	Sifuentes		
	First Name	Middle Name	Last Name		
Debtor 2	Katherine	Marie-Connelly	Sifuentes		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the :	NORTHERN District of	<u>ILLINOIS</u>		
Case Numbe	r		(State)		Check if this is an
(If known)					amended filing
Official F	orm 106E/F				
	E/F: Creditors	Mbs Usus II.	d Claims		12/15
ist the other p \(\begin{align*} B: Property (\) reditors with peded, copy top of any addi	party to any executory cor Official Form 106A/B) and partially secured claims the	ntracts or unexpired le d on Schedule G: Exec hat are listed in Sched it, number the entries i lame and case number	ases that could result in cutory Contracts and Une cule D: Creditors Who Ha in the boxes on the left. A	ns and Part 2 for creditors with NONPRIORITY of a claim. Also list executory contracts on <i>Sched</i> expired Leases (Official Form 106G). Do not inc ve Claims Secured by Property. If more space is Attach the Continuation Page to this page. On the	<i>lule</i> lude any s
	editors have priority unse	oured alaima against v			
_		cureu ciainis against y	ou:		
_	o to Part 2.				
∐ Yes.		If a anaditan base		secured claim, list the creditor separately for each	alaina Fan
each claim nonpriority unsecured	listed, identify what type of amounts. As much as pos	of claim it is. If a claim hesible, list the claims in a ation Page of Part 1. If	as both priority and nonpr alphabetical order accordi more than one creditor ho	riority amounts, list that claim here and show both ing to the creditor's name. If you have more than t olds a particular claim, list the other creditors in Pa	priority and wo priority
(,	,		Total claim	Priority Nonpriority
					amount amount
Part 2:	List All of Your NONPRIOR	ITY Unsecured Claims			
3. Do any cre	ditors have nonpriority u	nsecured claims agair	ıst you?		
No. Yo	ou have nothing to report ir	n this part. Submit this	form to the court with you	r other schedules.	
nonpriority included in	unsecured claim, list the c	reditor separately for earticula	ach claim. For each claim	tor who holds each claim. If a creditor has more to listed, identify what type of claim it is. Do not list ditions in Part 3.If you have more than three nonprid	claims already
4.1 Anesth	esia Associates	Last 4	digits of account number		\$ <u>1,750.00</u>
Creditor's PO Box		When	was the debt incurred?		
Number	Street				
		As of	the date you file, the claim	is: Check all that apply.	
DeKalb	IL	60115	ntingent		
City		Zip Code Un	liquidated		
	s the debt? Check one.	L Dis	sputed		
Debtor	•	_	(NONDE OF THE		
☐ Debtor	-		of NONPRIORITY unsecure	ed claim:	
=	1 and Debtor 2 only		udent loans digations arising out of a sepa	pration agreement or divorce	
=	t one of the debtors and anoth		oligations arising out of a sepa at you did not report as priority		
	if this claim relates to a unity debt	_		g plans, and other similar debts	
	m subject to offest?		2.0 to policion or profit-straint	g p.a, and other offinial dobte	
No		Oth	ner. Specify Medical Deb	ot	
□Yes					

Doc 1 Filed 03/23/17 Entered 03/23/17 16:56:37 Desc Main Case 17-09277

Page 22 of 67 Case Number (if known) Document Jacquelyn Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Associate Pathologists of Joliet LTD \$ 321.00 Last 4 digits of account number ___ Creditor's Name 39784 Treasury Ctr. When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 60694 Chicago Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify _ Yes \$ 331.00 AT T Last 4 digits of account number 4.3 Creditor's Name 2016-2016 8014 Bayberry Rd When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Jacksonville 32256 FL Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Collecting for Creditor Yes Aurora Emergency Associates \$ 1,642.00 4.4 Last 4 digits of account number Creditor's Name 3429 Regal Dr. When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Alcoa 37701 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Medical Debt Other. Specify _

Page 23 of 67 Case Number (if known) **Document** Jacquelyn Marie Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.5	Aurora Emergency Associates LTD	Last 4 digits of account number	\$ 1,542.00
	Creditor's Name 3429 Regal Dr.	When was the debt incurred?	
	Number Street		
	Names.		
		As of the date you file, the claim is: Check all that apply.	
	Alcoa TN 37701	Contingent	
	City State Zip Code	Unliquidated	
<u> </u>	Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
١.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
"	s the claim subject to offest?		
	No	Other. Specify Medical Debt	
16	Yes CAP1/Bstby	Last 4 digits of account number NULL	\$ 0.00
4.6	Creditor's Name	Last 4 digits of account number	<u> </u>
	26525 N Riverwoods Blvd	When was the debt incurred? $2012-2013$	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Mettawa IL 60045	Unliquidated	
l .	City State Zip Code	Disputed	
\ \ \ \ \ \ \	Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
ĺ	No	Other. Specify Credit Card or Credit Use	
Ī	Yes	Officer. Specify	
4.7	CBNA	Last 4 digits of account number NULL	\$ 1,973.00
	Creditor's Name	2010 2017	
	50 Northwest Point Road	When was the debt incurred? 2012-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Elk Grove Village IL 60007	Unliquidated	
v	City State Zip Code Who owes the debt? Check one.	Disputed	
l i	Debtor 1 only	_	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
7	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
<u> </u>	s the claim subject to offest?		
	No	Other. SpecifyCredit Card or Credit Use	
1	Ves		

Debtor 1 Jacquelyn Marie Deciment Page 24 of 67 Case Number (if known)

Your NONPRIORITY Unsecured Claims - Continuation Page

After	listing any entries on this page, number them be	eginning with 4.4, followed by 4.5, and s	so forth.	Total Claim
4.8	Chase CARD	Last 4 digits of account number	NULL	\$ <u>270.00</u>
	Creditor's Name		0040 0047	
	Po Box 15298	When was the debt incurred?	2016-2017	
	Number Street			
		As of the date you file, the claim is: Cl	neck all that apply.	
		Contingent		
	Wilmington DE 19850	Unliquidated		
	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured clai	m:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation	agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims		
	community debt	Debts to pension or profit-sharing plans		
	Is the claim subject to offest?		,, and other chinical above	
	No	Other. Specify Credit Card or Cre	edit Use	
	Yes			
4.9	Chase CARD	Last 4 digits of account number	NULL	\$ 5,566.00
	Creditor's Name		2014-2017	
	Po Box 15298	When was the debt incurred?	2014-2017	
	Number Street			
		As of the date you file, the claim is: Cl	neck all that apply.	
	Miles teachers	Contingent		
	Wilmington DE 19850	Unliquidated		
	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only	_		
	Debtor 2 only	Type of NONPRIORITY unsecured clai	m:	
	Debtor 1 and Debtor 2 only	Student loans	•••	
	At least one of the debtors and another	Obligations arising out of a separation	agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims		
	community debt	Debts to pension or profit-sharing plans		
	Is the claim subject to offest?			
	No	Other. Specify Credit Card or Cre	dit Use	
	Yes			
4.10	Chase CARD	Last 4 digits of account number	NULL	\$ <u>6,676.00</u>
	Creditor's Name Po Box 15298	When was the debt incurred?	2013-2017	
		when was the dept incurred?		
	Number Street			
		As of the date you file, the claim is: Cl	neck all that apply.	
	Wilmington DE 19850	Contingent		
		Unliquidated		
	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured clai	m:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation	agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	S	
	community debt	Debts to pension or profit-sharing plans	s, and other similar debts	
	Is the claim subject to offest?			
	No	Other. Specify Credit Card or Cre	dit Use	
	Yes			

Doc 1 Filed 03/23/17 Entered 03/23/17 16:56:37 Desc Main

Case 17-09277 Page 25 of 67 Case Number (if known) Jacquelyn Marie Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them be	nd so forth.	Total Claim	
4.11	Chase CARD	Last 4 digits of account number _	NULL	\$ <u>6,425.00</u>
	Creditor's Name	When we the daht in sum do	2013-2017	
	Po Box 15298	When was the debt incurred?	2010 2011	
	Number Street			
		As of the date you file, the claim is	: Check all that apply.	
		Contingent		
	Wilmington DE 19850	Unliquidated		
v	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only	_		
l i	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
}	Debtor 1 and Debtor 2 only	Student loans	ouini.	
	At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce	
		that you did not report as priority cla		
"	Check if this claim relates to a community debt	Debts to pension or profit-sharing p		
l:	s the claim subject to offest?		ians, and onto onimal dobto	
	No	Other. Specify Credit Card or	Credit Use	
	Yes			
4.12	COMENITY BANK/Vctrssec	Last 4 digits of account number _	NULL	<u>\$ 275.00</u>
	Creditor's Name		2014-2017	
	Po Box 182789	When was the debt incurred?	2014-2017	
	Number Street			
		As of the date you file, the claim is	: Check all that apply.	
		Contingent		
	Columbus OH 43218	Unliquidated		
v	City State Zip Code Who owes the debt? Check one.	Disputed		
İ	Debtor 1 only	_		
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
1	Debtor 1 and Debtor 2 only	Student loans	ciaiii.	
}	At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce	
		that you did not report as priority cla	-	
"	Check if this claim relates to a community debt	Debts to pension or profit-sharing p		
l:	s the claim subject to offest?		ians, and only online apple	
	No	Other. Specify Credit Card or	Credit Use	
	Yes			
4.13	Discover FIN SVCS LLC	Last 4 digits of account number _	NULL	\$ <u>1,127.00</u>
	Creditor's Name		2016 2017	
	Po Box 15316	When was the debt incurred?	2016-2017	
	Number Street			
		As of the date you file, the claim is:	: Check all that apply.	
		Contingent		
	Wilmington DE 19850	Unliquidated		
v	City State Zip Code Who owes the debt? Check one.	Disputed		
İ	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
	Debtor 1 and Debtor 2 only	Student loans	olum.	
	=	Obligations arising out of a separat	ion agreement or divorce	
	At least one of the debtors and another	that you did not report as priority cla		
	Check if this claim relates to a community debt	Debts to pension or profit-sharing p		
l le	s the claim subject to offest?	Denis to bension or bronk-sharing b	naris, and outer sittlial debts	
ĺ	No	Other. Specify Credit Card or	Credit Use	
Ī	Yes	Other. Specify		

Debtor 1 Jacquelyn Marie Document Page 26 of 67 Case Number (if known)

Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Dreyer Clinic Inc. \$ 2,123.00 Last 4 digits of account number Creditor's Name 28582 Network Place When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 60673 Chicago Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical Debt Yes **ELAN Financial Service** NULL \$ 274.00 Last 4 digits of account number 4.15 Creditor's Name 2009-2017 Po Box 108 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Saint Louis MO 63166 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify ___Credit Card or Credit Use Iyes Glelsi/KEY EDUCATION R 0000 \$ 14,528.00 4.16 Last 4 digits of account number Creditor's Name 2008-2017 Po Box 7860 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Madison 53707 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify _

Debtor 1 Jacquelyn Marie Document Page 27 of 67 Case Number (if known)

Your NONPRIORITY Unsecured Claims - Continuation Page

After I	listing any entries on this page, number them b	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.17	Kohls/Capone	Last 4 digits of account number NULL	\$ <u>226.00</u>
	Creditor's Name	When was the debt incurred? 2016-2017	
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Menomonee Falls WI 53051	Unliquidated	
	City State Zip Code	Disputed	
'	Who owes the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
		Student loans	
	Debtor 1 and Debtor 2 only	一	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Candik Cand as Candik Han	
	Yes	Other. Specify Credit Card or Credit Use	
4.18	Medical Recovery Specialists	Last 4 digits of account number	\$ 590.00
	Creditor's Name		
	2250 E. Devon Ave., Ste. 352	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Des Plaines IL 60018	Unliquidated	
	City State Zip Code		
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	_	
	No	Other. Specify Medical/Dental Services	
	Yes		
4.19	Mercy Hospital Medical Center	Last 4 digits of account number	\$ <u>143.00</u>
	Creditor's Name PO Box 776459	When was the debt incurred?	
	Number Street		
		As of the date you file the claim is: Check all that analy	
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60677	Contingent	
	City State Zip Code	Unliquidated	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No Yes	Other. Specify Medical Debt	

Debtor 1 Jacquelyn Marie Document Page 28 of 67 Case Number (if known)

Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Presence Mercy Medical Center \$ 9,061.00 Last 4 digits of account number Creditor's Name 32817 Collection Center Dr. When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 60693 Chicago Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical Debt Yes Sallie MAE \$ 5,054.00 Last 4 digits of account number 4.21 Creditor's Name 2015-2017 Po Box 3229 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Wilmington 19804 DE Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify _ I_{Yes} Sallie MAE 0031 \$ 6,556.00 4.22 Last 4 digits of account number Creditor's Name 2015-2017 Po Box 3229 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Wilmington 19804 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify _

Debtor 1 Jacquelyn Marie Document Page 29 of 67 Case Number (if known)

Pa	Your NONPRIORITY Unsecured Claims - C	ontinuation Page		
After	listing any entries on this page, number them b	eginning with 4.4, followed by 4.5, ar	nd so forth.	Total Claim
4.23	Sallie MAE	Last 4 digits of account number	8933	\$ <u>10,158.00</u>
	Creditor's Name		2014-2017	
	Po Box 3229	When was the debt incurred?	2014-2017	
	Number Street			
		As of the date you file, the claim is:	: Check all that apply.	
	Wilmington DE 19804	Contingent		
	City State Zip Code	Unliquidated		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla	aims	
	community debt	Debts to pension or profit-sharing p	lans, and other similar debts	
	Is the claim subject to offest?			
	Yes	Other. Specify		
4.24	Cymah/AMED EACLE DC	Last 4 digits of account number	NULL	\$ 4,755.00
1.21	Creditor's Name			
	Po Box 965005	When was the debt incurred?	2012-2017	
	Number Street			
		As of the date you file, the claim is:	: Check all that apply.	
		Contingent		
	Orlando FL 32896	Unliquidated		
	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only	_		
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla	aims	
	community debt	Debts to pension or profit-sharing p	lans, and other similar debts	
	Is the claim subject to offest?			
	■ No	Other. Specify Credit Card or	Credit Use	
4.25	Yes Syncb/GAP	Last 4 digits of account number	NULL	\$ 377.00
4.20	Creditor's Name			·
	Po Box 965005	When was the debt incurred?	2014-2017	
	Number Street			
		As of the date you file, the claim is:	: Check all that apply.	
		Contingent		
	Orlando FL 32896	Unliquidated		
	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only	_		
	Debtor 2 only	Type of NONPRIORITY unsecured (claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla		
	community debt	Debts to pension or profit-sharing p	lans, and other similar debts	
	Is the claim subject to offest?	_		
	No	Other. Specify Credit Card or	Credit Use	
	Yes			

Page 30 of 67 Case Number (if known) **Decument** Jacquelyn Marie Debtor 1

Pa	Your NONPRIORITY Unsecured Claims - 0	Continuation Page		
After	listing any entries on this page, number them b	beginning with 4.4, followed by 4.5, ar	nd so forth.	Total Claim
4.26	Syncb/OLD NAVY	Last 4 digits of account number	NULL	<u>\$ 215.00</u>
	Creditor's Name		2014-2017	
	Po Box 965005	When was the debt incurred?	2014-2017	
	Number Street			
		As of the date you file, the claim is:	: Check all that apply.	
	Orlando FL 32896	Contingent		
	Orlando FL 32896 City State Zip Code	Unliquidated		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla	aims	
	community debt	Debts to pension or profit-sharing p	olans, and other similar debts	
	Is the claim subject to offest?		0 1711	
	Yes	Other. Specify Credit Card or	Credit Use	
4.27	Synoh/Malmort	Last 4 digits of account number	NULL	\$ 205.00
	Creditor's Name	_		
	Po Box 965024	When was the debt incurred?	2015-2017	
	Number Street			
		As of the date you file, the claim is	: Check all that apply.	
		Contingent		
	Orlando FL 32896	Unliquidated		
	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only	_		
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla	aims	
	community debt	Debts to pension or profit-sharing p	olans, and other similar debts	
	Is the claim subject to offest?			
	■ No	Other. Specify Credit Card or	Credit Use	
4.28	TD BANK USA/Targetcred	Last 4 digits of account number	NULL	\$ 309.00
4.20	Creditor's Name			·
	Po Box 673	When was the debt incurred?	2016-2017	
	Number Street			
		As of the date you file, the claim is:	: Check all that apply.	
		Contingent		
	Minneapolis MN 55440	Unliquidated		
	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla	aims	
	community debt	Debts to pension or profit-sharing p	olans, and other similar debts	
	Is the claim subject to offest?			
	No	Other. Specify Credit Card or	Credit Use	
	Yes			

Case 17-09277 Doc 1 Filed 03/23/17 Entered 03/23/17 16:56:37 Desc Main Page 31 of 67 Case Number (if known) Document Jacquelyn Marie Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** US DEPT OF ED/Glelsi \$ 7,817.00

Last 4 digits of account number	Ψ.,σσσ
When was the debt incurred? 2008-2017	
As of the date you file, the claim is: Check all that apply.	
Contingent	
Unliquidated	
Disputed	
Type of NONPRIORITY unsecured claim:	
Student loans	
Obligations arising out of a separation agreement or divorce	
that you did not report as priority claims	
Debts to pension or profit-sharing plans, and other similar debts	
Other. Specify	
<u> </u>	
Last 4 digits of account number 8581	\$ 59,709.00
When was the debt incurred? 2010-2017	
As of the date you file, the claim is: Check all that apply.	
Disputed	
Type of NONPRIORITY unsecured claim:	
Student loans	
Obligations arising out of a separation agreement or divorce	
that you did not report as priority claims	
Debts to pension or profit-sharing plans, and other similar debts	
Other. Specify	
	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Last 4 digits of account number8581 When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Doc 1 Filed 03/23/17 Entered 03/23/17 16:56:37 Desc Main Case 17-09277

Page 32 of 67_{Case} Number (if known) Jacquelyn Marie

List Others to Be Notified for a Debt That You Already Listed

Document

Debtor 1

5.	Use this page only if you have others to be notified about y example, if a collection agency is trying to collect from you 2, then list the collection agency here. Similarly, if you have additional creditors here. If you do not have additional pers	for a debt you more than one	owe to someone else, list the original e creditor for any of the debts that you	creditor in Parts 1 or I listed in Parts 1 or 2, list the
	Hrrg	_	On which entry in Part 1 or Part 2 li	st the original creditor?
	Name PO Box 5406		Line 4 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street	_		Part 2: Creditors with Nonpriority Unsecured Claims
	Cincinnati OH	- 45273	Last 4 digits of account number _	
	City State Zip of	Code		
	Aurora Radiology Consultants	_	On which entry in Part 1 or Part 2 li	st the original creditor?
	Name PO Box 5923		Line 16 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street	_		Part 2: Creditors with Nonpriority Unsecured Claims
	Carol Stream IL	60197	Last 4 digits of account number _	
	City State Zip 6	Code		
	United Recovery Service, LLC	_	On which entry in Part 1 or Part 2 li	st the original creditor?
	Name 18525 Torrence Ave Suite C-6		Line 18 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street	_		Part 2: Creditors with Nonpriority Unsecured Claims
	Lansing IL	- 60438	Last 4 digits of account number	
	City State Zip 6	_		

Doc 1 Filed 03/23/17 Entered 03/23/17 16:56:37 Desc Main Case 17-09277

Jacquelyn Debtor 1

Marie

Document

Page 33 of 67 Case Number (if known)

Add the Amounts for Each Type of Unsecured Claim 6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	\$103,822.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$46,176.00
	6j. Total. Add lines 6f through 6i.	6j.	\$149,998.00

Schedule E/F: Creditors Who Have Unsecured Claims

		Caso 17 (od 02/22/17	Entered 03/23/17 16:56:37 Desc Main
Fill	in this in	formation to identify	y your case:		4 of 67
De	btor 1	Jacquelyn	Marie	Sifuentes	
		First Name	Middle Name	Last Name	
De	btor 2	Katherine	Marie-Connelly	Sifuentes	
(Spo	ouse, if filing)	First Name	Middle Name	Last Name	
Un	ited States	Bankruptcy Court for the	e : <u>NORTHERN</u> District of <u>ILL</u>		
	se Number known)			(State)	Check if this is an amended filing
Offi	cial F	orm 106G			
			ry Contracts and U		12/1
Be as inform additio	complete nation. If n onal page	and accurate as po- nore space is neede s, write your name a	ssible. If two married people ar	e filing together, bot	th are equally responsible for supplying correct ntries, and attach it to this page. On the top of any
	No. Ch	eck this box and sub	mit this form to the court with yo	ur other schedules. Y	ou have nothing else to report on this form.
	-				Schedule A/B: Property (Official Form 106A/B)
					, , ,
ex		nt, vehicle lease, ce			e. Then state what each contract or lease is for (for ruction booklet for more examples of executory contracts and
	.олр.: оч. :				
F	Person or	company with whor	m you have the contract or leas	e	State what the contract or lease is for
2.1	GM Fin	ancial			_
	Name	101115			
	Po Box Number	Street			_
	Arlingto		TX 76096		
	City		State Zip Cod	e	_
2.2					_
	Name				
	Number	Street			_
	City		State Zip Cod	e	_
2.3					
	Name				_
	Number	Street			_
					_
	City		State Zip Cod	е	
2.4					
	Name				-
	Number	Street			_
	City		State Zip Cod	e	_
2.5			·		
2.0	Name				_
	Number	Street			_

State Zip Code

City

Fill in this in	nformation to identify		
Debtor 1	Jacquelyn	Marie	Sifuentes
	First Name	Middle Name	Last Name
Debtor 2	Katherine	Marie-Connelly	Sifuentes
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for the	e: <u>NORTHERN</u> District of <u>ILLI</u>	INOIS
			(State)
Case Number	r		
(If known)			

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. D	1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)							
	No.							
	Yes							
2. W	2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include							
A	Arizona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)							
	No. Go to line 3.							
[Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?							
	No	v did vou live?	Fill in the n	Fill in the name and current address of that person.				
	Tes. inwiner community state of territor	y did you live:		and and outlent address of that person.				
								
	Name of your spouse, former spouse or legal equivale	nt						
	Number Street							
	City	State	Zip Code					
3. In	Column 1, list all of your codebtors. Do not in			is filing with you. List the person				
	hown in line 2 again as a codebtor only if that							
	chedule D (Official Form 106D), Schedule E/F		edule G (Official Fo	rm 106G). Use Schedule D,				
S	chedule E/F, or Schedule G to fill out Column	2.						
	Column 1: Your codebtor			Column 2: The creditor to whom you owe the debt				
				Check all schedules that apply:				
3.1				Schedule D, line				
	Name		_					
				Schedule E/F, line				
	Number Street			Schedule G, line				
	City	State	Zip Code					
3.2			_	Schedule D, line				
	Name			Schedule E/F, line				
	Number Street			Schedule G, line				
				Scriedule G, line				
3.3	City	State	Zip Code	Cabadula D. lina				
3.3	Name		_	Schedule D, line				
				Schedule E/F, line				
	Number Street			Schedule G, line				
	City	State	Zip Code					

Debtor 1	Jacquelyn	Marie	Sifuentes	
	First Name	Middle Name	Last Name	
Debtor 2	Katherine	Marie-Connelly	Sifuentes	
(Spouse, if filing)	First Name	Middle Name	Last Name	

Che	ck if this is:				
	An amended filing				
	A supplement showing post-petition chapter 13 income as of the following date:				
	MM / DD / YYYY				

Official Form 106l

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment								
Fill in your employment information	, , ,			Debtor 2 or non-filing spouse				
If you have more than one job, attach a separate page with information about additional employers.	attach a separate page with nformation about additional Employment status		ı	X Employed Not employed				
Include part-time, seasonal, or self-employed work.	Occupation	Logistics Coordin	ator	RN				
Occupation may Include studer or homemaker, if it applies.	et Employers name	Source Alliance N	letwork	United Health Group				
	Employers address	2023 W. Carroll St.		9900 Bren Road East x Minnetonka, MN 55343				
			<u> </u>					
	How long employed there?	Since 3/1/2015		Since 7/1/2016				
Part 2: Give Details About Mor	nthly Income							
Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.								
			For Debtor 1	For Debtor 2 or non-filing spouse				
 List monthly gross wages, salary and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. 			\$3,898.96	\$4,743.92				
3. Estimate and list monthly over	Estimate and list monthly overtime pay.			\$0.00				
4. Calculate gross income. Add line 2 + line 3.			\$3,898.96	\$4,743.92				

 Official Form 106I
 Record # 739939
 Schedule I: Your Income
 Page 1 of 2

Case 17-09277 Doc 1 Filed 03/23/17 Entered 03/23/17 16:56:37 Desc Main

Debtor 1

 Jacquelyn
 Marie
 Document Sifuentes
 Page 37 of 67 Case Number (if known) _

 First Name
 Middle Name
 Last Name

				For Debtor 1	For Debtor 2 or non-filing spouse	
	Cop	/ line 4 here	4.	\$3,898.96	\$4,743.92	
5. 1		payroll deductions: ax, Medicare, and Social Security deductions	5a.	\$995.97	\$840.30	
		landatory contributions for retirement plans	5a. 5b.	\$0.00	\$0.00	
		oluntary contributions for retirement plans	5c.	\$123.98	\$0.00	
		Required repayments of retirement fund loans	5d.	\$0.00	\$0.00	
		nsurance	5e.	\$0.00	\$466.68	
		Domestic support obligations	5f.	\$0.00	\$0.00	
	5g. l	Inion dues	5g.	\$0.00	\$0.00	
	5h. (Other deductions. Specify: Life Insurance(D2), AC&D(D2),	5h.	\$0.00	\$49.59	
6. A		payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$1,119.95	\$1,356.57	
7. C	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$2,779.01	\$3,387.34	
8. L	ist all	other income regularly received:		V 2,110.01	\$6,007.10 .1	
	8a.	Net income from rental property and from operating a business,				
		profession, or farm				
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total				
		monthly net income.	8a.	\$0.00	\$0.00	
	8b.	Interest and dividends	8b.	\$0.00	\$0.00	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive	8c.	\$ 0.00	\$ 0.00	
		Include alimony, spousal support, child support, maintenance, divorce				
	8d.	settlement, and property settlement. Unemployment compensation	8d.	ФО ОО	#0.00	
	8e.	Social Security	8e.	\$0.00 \$0.00	\$0.00 \$0.00	
	8f.	Other government assistance that you regularly receive	8f.	· ·	\$0.00	
	OI.	Include cash assistance and the value (if known) of any non-cash	OI.	\$0.00	φυ.υυ	
		assistance that you receive, such as food stamps (benefits under the				
		Supplemental Nutrition Assistance Program) or housing subsidies. Specify:				
	8g.	Pension or retirement income	8g.	\$0.00	\$0.00	
	8h.	Other monthly income. Specify:	8h.	\$0.00	\$0.00	
9.	Add	all other income . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$0.00	\$0.00	
10.		ulate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$2,779.01 +	\$3,387.34	\$6,166.35
11.	State	e all other regular contributions to the expenses that you list in S <i>chedu</i> i	le J.			
' ' '		de contributions from an unmarried partner, members of your household, y		ents, your roommates, and		
	othe	friends or relatives.				
		ot include any amounts already included in lines 2-10 or amounts that are cify:				11. \$0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies 12. \$6						12. \$6,166.35
13.		ou expect an increase or decrease within the year after you file this form		2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2		,
	x					

Fill in this i	nformation to identify	your case:				
Debtor 1	Jacquelyn First Name	Marie Middle Name	Sifuentes Last Name	Check if this is:	od filing	
Debtor 2	Katherine	Marie-Connelly	Sifuentes		J	t-petition chapter 13
(Spouse, if filing)	First Name	Middle Name	Last Name	income as	of the following	date:
		:NORTHERN DISTRICT OF ILL	INOIS_		YYYY	
Case Numbe (If known)	er					
Official F	orm 106J				filing for Debtor a separate house	2 because Debtor 2 ehold.
Schedu	le J: Your E	xpenses				12/14
more space is every question	needed, attach anoth	er sheet to this form. On the to		re equally responsible for supply es, write your name and case nur	=	
1. Is this a jo	oint case? Go to line 2. Does Debtor 2 live in	a separate household?				
Do not I Debtor 2	have dependents? ist Debtor 1 and 2. state the dependents'	X No Yes. Fill out this each dependent.	information for	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you? X No Yes X No Yes X No Yes X No Yes X No Yes X No Yes X No
expense	r expenses include es of people other tha f and your dependent	1 157				Yes
Part 2:	Estimate Your Ongoing	Monthly Expenses				
expenses as of the applicable Include exper of such assis	of a date after the ban e date. nses paid for with nor tance and have includ		plemental <i>Schedule J</i> , on if you know the value the (Official Form 106l.)		m and fill in	Your expenses
	t for the ground or lot.				4.	\$1,250.00
4a. R	eal estate taxes				4a.	\$0.00
4b. Pi	roperty, homeowner's,	or renter's insurance			4b.	\$0.00
4c. H	ome maintenance, rep	air, and upkeep expenses			4c.	\$0.00
4d. H	omeowner's associatio	n or condominium dues			4d.	\$0.00

Case 17-09277 Doc 1 Filed 03/23/17 Entered 03/23/17 16:56:37 Desc Main

Debtor 1 Jacquelyn

Marie

Document

Page 39 of 67

Case Number (if known) _

First Name Middle Name Last Name Your expenses \$0.00 5. Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$300.00 Electricity, heat, natural gas 6a. 6b \$0.00 Water, sewer, garbage collection \$400.00 6c. Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify:_ 6d. 7. \$500.00 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$50.00 9. Clothing, laundry, and dry cleaning 10. \$50.00 10. Personal care products and services \$25.00 11. Medical and dental expenses 11. \$570.00 Transportation. Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$0.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 14. \$0.00 Charitable contributions and religious donations 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. \$0.00 15a. Life insurance \$0.00 15b. 15b. Health insurance \$217.00 15c. Vehicle insurance 15c. \$0.00 15d. Other insurance. Specify: 15d. 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16. Specify: _ 17. Installment or lease payments: \$470.00 17a. 17a. Car payments for Vehicle 1 \$319.00 17b. Car payments for Vehicle 2 17b. \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d. Other. Specify: 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19 Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. 20a. Mortgages on other property \$ 0.00 \$ 0.00 20b. 20b. Real estate taxes \$ 0.00 20c. 20c. Property, homeowner's, or renter's insurance 20d. \$ 0.00 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e. 20e. Homeowner's association or condominium dues

Official Form 106J Record # 739939 Case 17-09277 Doc 1 Filed 03/23/17 Entered 03/23/17 16:56:37 Desc Main Document Page 40 of 67

Debtor	₁ Jacquelyn	Marie	Situentes	Case Number (if known)		
	First Name	Middle Name	Last Name			
21.	Other. Specify	y: Pet Care (\$50.00), Student Loans (\$	\$1,100.00),		21.	\$1,150.00
22	Your monthly	expense: Add lines 4 through 21.			22.	\$5,301.00
	The result is ye	our monthly expenses.				_
23.	Calculate you	r monthly net income.				
	23a. Co	py line 12 (your comibined monthly i	ncome) from Schedule I.		23a.	\$6,166.35
	23b. Co	py your monthly expenses from line	22 above.		23b. –	\$5,301.00
		otract your monthly expenses from y	our monthly income.		23c.	\$865.35
	The	e result is your monthly net income.				_
24.	Do vou expec	t an increase or decrease in vour e	xpenses within the year after you f	ile this form?		
			ır car loan within the year or do you			
	mortgage payr	ment to increase or decrease because	se of a modification to the terms of yo	our mortgage?		
	X No					
	Yes.	Explain Here:				

 Official Form 106J
 Record #
 739939
 Schedule J: Your Expenses
 Page 3 of 3

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT at	n attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the correct.	he summary and schedules filed with this declaration and that they are true and
★ /s/ Jacquelyn Marie Sifuentes	★ /s/ Katherine Marie-Connelly Sifuentes
Signature of Debtor 1	Signature of Debtor 2
Date 03/08/2017	Date 03/08/2017
MM / DD / YYYY	MM / DD / YYYY

Case 17-09277 Doc 1 Filed 03/23/17 Entered 03/23/17 16:56:37 Desc Main

				AUC TE (
Fill in this in	formation to identify	your case:		
Debtor 1	Jacquelyn	Marie	Sifuentes	
Dobtor 1	First Name	Middle Name	Last Name	-
Debtor 2	Katherine	Marie-Connelly	Sifuentes	
(Spouse, if filing)	First Name	Middle Name	Last Name	-
(opodoo, ii iiiiig)	Tilot Namo	made Name	Edot Hamo	
United States	Bankruptcy Court for the	e : <u>NORTHERN</u> District of <u>ILL</u>	INOIS_	
			(State)	
Case Number (If known)	r			
(II KIIOWII)				

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

num	number (if known). Answer every question.					
	THE Give Details About Your Marital Status and Where Yo					
	Give Details About Your Marital Status and Where You Lived Before 01. What is your current marital status?					
01.	_					
	Married					
	Not married					
02	During the last 3 years, have you lived anywhere other tha	n where you live now	0			
02	No.	ii wilere you live now	**			
	Yes. List all of the places you lived in the last 3 years. Do	not include where yo	ou live now.			
	Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2		
03	Within the last 8 years, did you ever live with a spouse or I	lived there	community, property state or towitow? (Community	lived there		
03	property states and territories include Arizona, California,					
	and Wisconsin.)					
	■ No. Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H)				
		omeiarr emi reerij.				
	Explain the Sources of Your Income					

Case 17-09277 Doc 1 Filed 03/23/17 Entered 03/23/17 16:56:37 Desc Main Document Page 43 of 67

Debtor 1 Jacquelyn Marie Sifuentes Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$7,6129 8,757 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, \$46,787 Wages, commissions, \$22,616 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business Wages, commissions, Wages, commissions, \$10,000 (est) \$45,541(est) For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

Case 17-09277 Doc 1 Filed 03/23/17 Entered 03/23/17 16:56:37 Desc Main

06	Are either Debtor 1's or Debtor 2's debts primarily consumer debts?						
	 "incuri	er Debtor 1 nor Debtor 2 has primarily red by an individual primarily for a perso g the 90 days before you filed for bankr	onal, family, or house	ehold purpose."			
	□и	o. Go to line 7.					
	☐ Y to	es. List below each creditor to whom you otal amount you paid that creditor. Do not nild support and alimony. Also, do not in o adjustment on 4/01/16 and every 3 you	ot include payments to a	for domestic support obligat in attorney for this bankrupto	ions, such as cy case.		
	Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?						
	☐ No. Go to line 7.						
	Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.						
			Dates of payments	Total amount paid	Amount you still owe	Was this payment for	
		GM Financial Po Box 181145 Arlington TX 76096	Monthly	\$470	\$17,871		
		GM Financial Po Box 181145 Arlington TX 76096	Monthly	\$319	\$5,424		
		State FARM FNCL SVCS F 3 State Farm Plz Bloomington IL 61791	Monthly	\$554	\$29,916	Mortgage Car Credit card Loan repayment Suppliers or vendors Other	

Case 17-09277 Doc 1 Filed 03/23/17 Entered 03/23/17 16:56:37 Desc Main Document Page 45 of 67

ebtor 1	Jacquelyn	Marie	Sifuentes		Case Number (if known))			
	First Name	Middle Name	Last Name						
Ins co ag su	siders include your rela	filed for bankruptcy, did you atives; any general partners; u are an officer, director, per a business you operate as a d alimony.	relatives of any generations or control, or owner	al partners; partnershiper of 20% or more of th	os of which you are a gene eir voting securities; and a	any managing			
Ē	Yes. List all payment	s to an insider.							
_	•		Dates of payment	Total amount paid	Amount you still owe	Reason for this payment			
an Ind	insider?	filed for bankruptcy, did you		or transfer any property	on account of a debt that	t benefited			
_	Yes. List all payment	s to an insider.							
_	. ,		Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name			
Part	49 Identify Legal ac	ctions, Repossessions, and F	oreclosures						
09 Wi	ithin 1 year before you	filed for bankruptcy, were you	ou a party in any lawsu			ort or custody			
	No.								
L	Yes. Fill in the details	5.							
10 Wi	ithin 1 waar bafara way	filed for books into a was on	Nature of the case		r agency	Status of the case			
		filed for bankruptcy, was an fill in the details below.	ly or your property repo	issessea, ioreciosea, (garriisrieu, attacrieu, seize	ed, of levied?			
	No. Go to line 11								
	Yes. Fill in the inform	nation below.							
_	•								
		ou filed for bankruptcy, dic ment because you owed a	- · ·	ng a bank or financial	institution, set off any ar	mounts from your accounts			
	No. Go to line 11								
	Yes. Fill in the inform	ation below.							
	= =	ı filed for bankruptcy, was r, a custodian, or another c		n the possession of a	n assignee for the benef	it of creditors, a			
_	No. Yes.								
Dord	List Certain Gift	s and Contributions							
Part	<u> </u>	ou filed for bankruptcy, did	you give any gifts wit	h a total value of mor	e than \$600 ner nerson?				
_		ou meu for bunkruptey, ala	you give any gins wit	in a total value of mor	e man 4000 per person.				
_	No. Yes. Fill in the details	s for each gift							
_	-	ou filed for bankruptcy, did	you give any gifts or	contributions with a t	otal value of more than \$	6600 to any charity?			
	•	ou mou for build uptoy, ala	you give any gine of		otal value of more than ¢	is any smarry.			
_	No. Yes. Fill in the details	s for each gift							
	Tes. I ili ili tile detalis	s for each gift.							
Part	63 List Certain Loss	ses							
	ithin 1 year before you mbling?	u filed for bankruptcy or sii	nce you filed for bankı	ruptcy, did you lose a	nything because of theft	, fire, other disaster, or			
_	No.								
	Yes. Fill in the details	s for each gift.							
Part	7: List Certain Pay	ments or Transfers							

Case 17-09277 Doc 1 Filed 03/23/17 Entered 03/23/17 16:56:37 Desc Main Document Page 46 of 67

Sifuentes

Marie

Jacquelyn Case Number (if known) First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. Yes. Fill in the details **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Geraci Law L.L.C. Payment/Value: \$4,000.00: \$0.00 55 E. Monroe Street #3400 paid prior to filing, balance to be paid Chicago,IL 60603 through the plan. **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services Hananwill Credit Counseling 2017 \$25.00 115 N. Cross St Robinson, IL 62454 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. Yes. Fill in the details. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. 19 Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Yes. Fill in the details for each gift. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before instrument closed, sold, moved. closing or transfer or transferred

Case 17-09277 Doc 1 Filed 03/23/17 Entered 03/23/17 16:56:37 Desc Main Document Page 47 of 67

epto	or i Jacqueiyii	ivialie	Siluentes	Case Number (if known) _		
	First Name	Middle Name	Last Name			
21	Do you now have, or did cash, or other valuables?	-	efore you filed for bankruptcy, a	any safe deposit box or other depositor	ry for securities,	
	No.					
	Yes. Fill in the details.					
		Who	else had access to it?	Describe the contents	Do you still	
22					have it?	
22	Have you stored property	in a storage unit or plac	e other than your home within	1 year before you filed for bankruptcy?	1	
	No.					
	Yes. Fill in the details.					
		Who	else has or had access to it?	Describe the contents	Do you still	
					have it?	
P	art 9	You Hold or Control for So	meone Else			
23	Do you hold or control ar for someone.	ny property that someon	e else owns? Include any prope	rty you borrowed from, are storing for,	or hold in trust	
	No.					
	Yes. Fill in the details.					
		When	re is the property?	Describe the property	Value	
P	Give Details Abou	t Environmental Informati	on			
For	the purpose of Part 10, th	e following definitions a	pply:			
_						
	hazardous or toxic substa	nces, wastes, or materia	_	ning pollution, contamination, releases water, groundwater, or other medium, stes, or material.		
	Site means any location, fit or used to own, operate	• • • •	•	law, whether you now own, operate, or	utilize	
	Hazardous material means substance, hazardous ma			waste, hazardous substance, toxic		
Rep	oort all notices, releases, a	and proceedings that you	ı know about, regardless of whe	en they occurred.		
24	_	nit notified you that you r	nay be liable or potentially liable	e under or in violation of an environme	ntal law?	
	No.					
	Yes. Fill in the details.					
		Gove	ernmental unit	Environmental law, if you know it	Date of notice	
25	Have you notified any go	vernmental unit of any re	elease of hazardous material?			
	_	,				
	No.					
	Yes. Fill in the details.	0		For incompatable of the second	Data of modica	
		Gove	ernmental unit	Environmental law, if you know it	Date of notice	
26	Have you been a party in	any judicial or administr	rative proceeding under any env	vironmental law? Include settlements a	nd orders.	
	No.					
	Yes. Fill in the details.					
	Tes. I ili ili tile details.	Cour	t or agency	Nature of the case	Status of the case	
		odi	tor agonoy	Nature of the case	otatas of the sass	
	Give Details Abou	t Your Business or Connec	ctions to Any Business			
			<u> </u>			
27	Within 4 years before you	ı filed for bankruptcy, di	d you own a business or have a	ny of the following connections to any	business?	
	A sole proprietor	or self-employed in a trac	de, profession, or other activity,	either full-time or part-time		
	A member of a lim	ited liability company (L	LC) or limited liability partnersh	ip (LLP)		
	A partner in a part	nership				
	An officer, directo	r, or managing executive	of a corporation			
	An owner of at lea	st 5% of the voting or eq	juity securities of a corporation			

Record # 739939

Case 17-09277 Doc 1 Filed 03/23/17 Entered 03/23/17 16:56:37 Desc Main

D-14 4	Jacquelyn	Marie	Document Sifuentes	Page 48 of 67	
Debtor 1	First Name	Middle Name	Last Name	Case Number (if known)	
	No. None of the abov	ve applies. Go to Part 12.			
	Yes. Check all that a	pply above and fill in the d	etails below for each busir	ess.	
	hin 2 years before ye titutions, creditors, c		id you give a financial sta	tement to anyone about your business? Include all financial	
	No.				
	Yes. Fill in the details	5.			
		Date i	issued		
Part 12	Sign Below				
x	S.C. §§ 152, 1341, 15		🗶 Isi k	Catherine Marie-Connelly Sifuentes	
•	Signature of Debtor	• • • • • • • • • • • • • • • • • • • •		ature of Debtor 2	
	Date 03/08/2017		Date	03/08/2017	
	MM / DD / Y	YYYY		MM / DD / YYYY	
Did y	ou attach additional	pages to Your Statement	t of Financial Affairs for l	odividuals Filing for Bankruptcy (Official Form 107)?	
1	No				
□ '	/es				
Did y	ou pay or agree to p	ay someone who is not a	n attorney to help you fill	out bankruptcy forms?	

_____. Attach the Bankruptcy Petition Preparer's Notice,

Declaration, and Signature (Official Form 119).

No

Yes. Name of person ____

Case 17-09277 Doc 1 Filed 03/23/17 Entered 03/23/17 16:56:37 Desc Main Document Page 49 of 67

B2030 (Form 2030) (12/15)

United States Bankruptcy Court

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In	re

Jacquelyn Marie Sifuentes and Katherine Case No:

Marie-Connelly Sifuentes / Debtors
Chapter: Chapter 13

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept

Prior to the filing of this statement I have received

Balance Due

\$4,000.00

2.	The source of	the con	npensation	paid to	me was:
----	---------------	---------	------------	---------	---------

Debtor(s)	Other: (specify)
-----------	------------------

3. The source of compensation to be paid to me is:

Debtor(s)	Other: (specify
-----------	-----------------

- I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
 - I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
- In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
 - Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy:
 - b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
 - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- 6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Date: 03/15/2017

Date

/s/ Merid Teklehaimanot Mekonnen
Signature of Attorney

Geraci Law L.L.C.

Name of law firm

Record # 739939 Page 1 of 1

Filed 03/23/17 Case 17-09277 Entered 03/23/17 16:56:37 Doc 1 Desc Main

Document Page 50 of 67 Geraci Law L.L.C.

National Headquarters: 55 E Monroe Street, #3400 Chicago, IL 60603 1-866-925-1313 help@geracilaw.com



Date: 3/8/2017 Consultation Attorney: MKZ Record #: 739-939

Attornev - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. | understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs, and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpey is my responsibility. Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the

Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee

PLAN: The plan payment is estimated to be \$ 660 × 18 month for on the information I have provided by the state of the stat months. The payment and length of the plan are based on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure.

My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed; other secured debts including furniture, electronics, etc.; all other unsecured debts; other:_

My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; cebts incurred after the case is filed, including any association fees as long as the property is in my name; other

Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly

Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge. Representation limited to Bankruptcy Court. We do not represent you in state court, or in loan modifications or similar matters. If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement. I MUST notify my attorney immediately and I may have to pay some or all of the funds into my Chapter 13 plan.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee to be it reopened.

Jacquelyn Sifuentes (Debtor)

Attorney for the Debtor(s)

Representing Geraci Law L.L.C.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



Case 17-09277 Doc 1 Filed 03/23/17 Entered 03/23/17 16:56:37 Desc Main Document Page 52 of 67

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



1

CARA Page 2 of 6

Case 17-09277 Doc 1 Filed 03/23/17 Entered 03/23/17 16:56:37 Desc Main Document Page 53 of 67

- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307 (a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

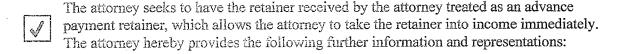


C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCTAND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank]



CARA Page 5 of 6

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4.000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$310.00

3. Before signing this agreement, the attorney	has received ,\$		
toward the flat fee, leaving a balance due of \$	400; and	ds_30_	for expenses
leaving a balance due for the filing fee of \$	0		

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Attorney for the Debtor(s)

Date: 2/4/

Sigwed:

Do not sign this agreement if the amounts are blank.

Case 17-09277 Doc 1 Filed 03/23/17 Entered 03/23/17 16:56:37 Desc Main Document Page 57 of 67

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jacquelyn Marie Sifuentes and Katherine Marie-Connelly Sifuentes / Debtors

In re

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 03/08/2017 /s/ Jacquelyn Marie Sifuentes

Jacquelyn Marie Sifuentes

X Date & Sign

Dated: 03/08/2017 /s/ Katherine Marie-Connelly Sifuentes

Katherine Marie-Connelly Sifuentes

X Date & Sign

Record # 739939 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Document Page 58 of 67 In re Jacquelyn Marie Sifuentes and Katherine Marie-Connelly Sifuentes / Debtors

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

Record # 739939 B 201A (Form 201A) (11/11) Page 1 of 2

Case 17-09277 Doc 1 Filed 03/23/17 Entered 03/23/17 16:56:37 Desc Main

Form B 201A, Notice to Consumer Debtor(s)

n re. Jacquelyn Marie Sifuentes and Katherine Marie-Connelly Sifuentes / Debtors

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 03/08/2017	/s/ Jacquelyn Marie Sifuentes	
	Jacquelyn Marie Sifuentes	
Dated: 03/08/2017	/s/ Katherine Marie-Connelly Sifuentes	
	Katherine Marie-Connelly Sifuentes	
Dated: 03/15/2017	/s/ Merid Teklehaimanot Mekonnen	
	Attorney: Merid Teklehaimanot Mekonnen	

Record # 739939 For

Page 2

Case 17-09277 Doc 1 Filed 03/23/17 Entered 03/23/17 16:56:37 Desc Main Document Page 60 of 67

	lo ogual m	Marie	Sifuentes	Cacal	Number (if known)	
Debtor 1	Jacquelyn First Name	Middle Name	Last Name	Case	valider (ii known)	
Panil	Answer These Question	s for Reporting Pur	poses			
	Vhat kind of debts do ou have?	16a Are you as incur No Yes. 16b Are you money fo	or debts primarily colored by an individual printer of the line 16b. Go to line 16. Go to line 17. Go to line 16c. Go to line 16c. Go to line 17.	nsumer debts? Consumer deb narily for a personal, family, or ho usiness debts? Business debts nent or through the operation of th that are not consumer debts or b	pusehold purpose." are debts that you in the business or inves	ncurred to obtain
E a a a	Are you filing under Chapter 7? Oo you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution or unsecured creditors?	Yes. I ad	m not filing under Chapt m filing under Chapter 7 ministrative expenses al Nc]Yes	ter 7 Go to line 18 7. Do you estimate that after any re paid that funds will be available	exempt property is a to distribute to uns	excluded and recurred creditors?
· y	How many creditors do vou estimate that you we?	1-49□ 50-99□ 100-199□ 200-999		☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000		25,001-50,000 50,001-100,000 More than 100,000
•	How much do you stimate your assets to be worth?	\$0-\$50.0 \$50,001 \$100,00 \$500,00	-\$100,000 1-\$500,000	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million]\$500,000,001-\$1 billion]\$1,000,000,001-\$10 billion]\$10,000,000,001-\$50 billion]More than \$50 billion
	How much do you estimate your liabilities o be?	☐ \$0-\$50,0 ☐ \$50,001 ☑ \$100,00 ☐ \$500.00	-\$100,000	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	1 E	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion] More than \$50 billion
For y	A decrease conservant conservant conservant and the service and the	I have examin	ed this petition, and I do	eclare under penalty of perjury tha	at the information pr	ovided is true and
		of title 11, Uniunder Chapte If no attorney this document I request relie I understand i with a bankru, 18 U.S.C. §§	ted States Code. I under 7. represents me and I did t, I have obtained and ref in accordance with the making a false statemer ptcy case can result in fi 152, 1341, 1519, and 33 re of Debtor 1		e who is not an atto C § 342(b) Code, specified in to	choose to proceed rney to help me fill out this petition. ty by fraud in connection ars, or both

Case 17-09277 Doc 1 Filed 03/23/17 Entered 03/23/17 16:56:37 Desc Main Document Page 61 of 67

Fill in this in	formation to identify	/yourcase:			
	Jacquelyn	Marie	Sifuentes		
Debtor 1	First Name	Middle Name	Last Name		
0-14 2	Katherine	Marie-Connelly	Sifuentes		
Debtor 2 (Spouse if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for th	e: <u>NORTHERN</u> District of <u>ILLIN</u>	NOIS		
Case Numbe	r		(State)	Check if this is an	
(If known)				amended filing	
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neciara.	HOR MOUL	des sasterations and r	1601 2 CA110 8100		12/13
If two married	people are filing toge	ether, both are equally responsit	ole for supplying correct	information.	
You must file t	nis form whenever v	ou file bankruptcy schedules or	amended schedules. Ma	king a false statement, concealing property, or	
obtaining mon	ey or property by fra	ud in connection with a bankrup	otcy case can result in fir	es up to \$250,000, or imprisonment for up to 20	
years, or both.	18 U.S.C. §§ 152, 134	41, 1519, and 3571.			
200	Sign Below				Men beneminonema.
interior and an arrangement of the second					
Did you pay	or agree to pay son	neone who is NOT an attorney t	o help you fill out bankru	otcy forms?	
No.					
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Yes	Name of Person			Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	
				Cignature (Smooth Sittle 1975)	
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	ilty of perjury, I decla	are that I have read the summar	y and schedules filed wit	n this declaration and that they are true and	
correct.			1		
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Case 17-09277 Doc 1 Filed 03/23/17 Entered 03/23/17 16:56:37 Desc Main Document Page 62 of 67

Form B 201A, Notice to Consumer Debtor(s)

In re Jacquelyn Marie Sifuentes and Katherine Marie-Connelly Sifuentes / Debtors

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptey Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice

WARNING: Section 521(a)(1) of the Bankruptey Code requires that you promptly file detailed information regarding your creditors, assets, fiabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

0 1		
Dated: 2 / 2017	fram of its	X Date & Sign
	dacquelyn Marie Sifuentes	
Dated: 5 / 8 /2017		X Date & Sign
	Katherine Marie-Connelly Sifuentes	
Dated: <u>3 / 8</u> /2017	merid melkonner	

Case 17-09277 Doc 1 Filed 03/23/17 Entered 03/23/17 16:56:37 Desc Main Document Page 63 of 67

By signing here, I declare under penalty of perjury that the in Jacquelyn Marie Siylentes	formation on this statement and in any attachments is true and correct Katherine Marie-Connelly Sifuentes
Date: 3/8 /2017	Date: 3/8/2017
If you checked line 17a, do NOT fill out or file Form 122C-2 If you checked 17b, fill out Form 122C-2 and file it with this form 122C-2.	orm. On line 39 of that form, copy your current monthly income from line 14 above.

Case 17-09277 Doc 1 Filed 03/23/17 Entered 03/23/17 16:56:37 Desc Main Document Page 64 of 67

Debtor 1	Jacquelyn	Marie	Sifuentes	Case Number (if known)
	First Name	Middle Name	Last Namo	
Part 5	Sign Below	oom a saasta jakk ja kakidh noon oo oo ja ahaa kadooma ko ja ahaa kadooma ka saasta ja ahaa ka saasta ja ahaa k	en Company a se anno a la tra de sela company a la labella (sino e tra de labella de l'expension).	
	()ccam	der penalty of perjury that the		Katherine Marie-Connelly Sifuentes te: Dated: // /2017

Case 17-09277 Doc 1 Filed 03/23/17 Entered 03/23/17 16:56:37 Desc Main Document Page 65 of 67

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

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Jacquelyn Marie Sifuentes and Katherine Marie-Connelly Sifuentes / Debtors Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UND	ER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE A	AND CORRECT.
Dated: 3 / 8 /2017	Jacquelyn Marie Sifuentes	X Date & Sign
Dated: 3 / 3 /2017	Catherine Marie-Connelly Sifuentes	X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win Interest on student loans continue to run while you are in a Chapter 13
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for fimily support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy However, income tax debt (1040 type tax) can be discharged if the following four rules are met:
- (1) The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case (2) You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3) You did not wilfully intend to evade the tax. (4) The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt
 b. Failure to keep books and records documenting your financial affairs
 c Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay
 d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others
 e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy
 f. Failure to appear at meetings, court dates, or co-operate with the Trustee
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filling, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.

18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trusteel might object if I/we have excess income, or change in State Federal or Bankruptcy laws before the case is filed in Court-AND WE-HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

s filed in Court AND WE HAVE TO READ, CHI	ECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!	
Dated://2017	Cuall ID	X Date & Sign
.,	Jacquelyn Marie Sifuentes	
Dated: <u> </u>		X Date & Sign
	Katherine Marie-Connelly Sifuentes	

Case 17-09277 Doc 1 Filed 03/23/17 Entered 03/23/17 16:56:37 Desc Main Document Page 67 of 67

Debtor 1	Jacquelyn	Marie	Sifuentes	Case Number (if known)				
24 Un	Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?							
	No.							
	Yes. Fill in the detail:	s						
t			ernmental unit	Environmental law, if you know it	Date of notice			
25 Ha	5 Have you notified any governmental unit of any release of hazardous material?							
	No.							
****	Yes. Fill in the detail	\$.			to June 1			
laran	•		ernmental unit	Environmental law, if you know it	Date of notice			
26 Ha	Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.							
	III No							
	Yes Fill in the detail	ls						
L	•	Cour	t or agency	Nature of the case	Status of the case			
	Give Beteils Ab	out Your Business or Conne	ctions to Any Business					
Par		NO. THE CONTRACT HER PARTY NAMED IN COLUMN 2 A PROPERTY OF THE PARTY NAMED IN COLUMN 2 A PARTY N	PORROTELINA SUCCESSION - MERCESSIONAL CONTROL	yo any of the following connections to any hu	siness?			
27 W	Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time							
			LC) or limited liability partne					
	A member of a f		, , ,, , ,					
		ctor, or managing executive	e of a corporation					
	An owner of at least 5% of the voting or equity securities of a corporation							
082	No None of the above applies Go to Part 12							
			etails below for each busines	5				
L	1 res Oneck an mar i	apply above and an in are a						
28 Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.								
	No.							
Γ.	Yes. Fill in the details.							
Date issued								
Fini	Sign Selow	a papangancial action substitutes across substitutes substantial action action action action action action action actions action actions action actions action actions action actions action actions action actions action	and their languages are the contractions and a second contraction of the contraction of the second and the second					
l ha	ve read the answers	on this Statement of Finar	ncial Affairs and any attachm	nents, and ! declare under penalty of perjury t	hat the			
ans in c	wers are true and co connection with a bar	rrect. I understand that ma akruptcy case can result in	iking a raise statement, cond i fines up to \$250,000, or imp	cealing property, or obtaining money or propertionment for up to 20 years, or both.	arty by made			
	U.S.C. §§ 152, 1341, 1							
			\bigvee					
. 8	1011	Aus	× t					
. •	Signature of Debtor	r1	Signatu	ne of Debtor 2				
: 6	/ 2 %	//		2 I				
	Date 3 / 8 /2017 Date 1/0 /2017							
i L	MM / DD / YYYY							
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?								
No								
1	Yes							
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?								
	■ No							
· [Yes. Name of perso	on		. Attach the Bankruptcy Petition Prepa Declaration, and Signatu				

Record # 739939